IRA NEW YEAR'S RESOLUTIONS

This Year…

I will obtain a copy of the IRA beneficiary form for each IRA I own.

I will make sure that I have named a primary beneficiary and a secondary (contingent) beneficiary for each IRA I own.

If there are multiple beneficiaries on one IRA, I will make sure that each beneficiary's share is clearly identified with a fraction, a percentage or the word "equally" if that is applicable.

I will make sure that the financial institution has my beneficiary selections on file and that their records agree with my choices.

I will keep a copy of all my IRA beneficiary forms and give copies to my financial advisor and attorney.

I will let my beneficiaries know where to locate my IRA beneficiary forms.

I will review my IRA beneficiary forms at least once each year to make sure they are correct and reflect any changes during the year due to new tax laws or major life events such as a death, birth, adoption, marriage, divorce, or some beneficiary forgetting my birthday!

I will check the IRA custodial document for every financial institution that holds my IRA funds. I will make sure that the financial institution allows the provisions that are important to me and my IRA beneficiaries.

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